



# Payments as a Lifeline

**PaaL Report on “Payments without Borders,” delivering funds quickly and securely to those in need using B4B Payments global payout solutions.**



B4B Payments enables government agencies, charities and funders a safe and efficient way to distribute humanitarian financial aid to those in need. Our virtual and physical payout solutions have replaced cash payments worldwide to refugees, homeless, victims of exploitation and unbanked individuals while providing a secure and dignified payment experience.



## Supporting Worldwide Organizations with Payout Solutions for Individuals in Need.



*“The B4B payment solution is very simple and easy to use, the system is user-friendly, and we’ve found the B4B staff to be very supportive and responsive.”*

*“We have found the switch from cash to card payments for our refugee hardship fund very smooth. The B4B system makes handling remote payments to our clients extremely quick and efficient.”*

### MIGRANT HELP

A UK-based charity helping asylum seekers, refugees and victims of human trafficking and modern slavery.

#### The situation

Develop a cashless solution that suited Migrant Help’s organizational mission and practical limitations. Money was one of the biggest obstacles since displaced and exploited individuals often do not have a bank account, and financial distribution involved high cost, risk, and a lot of manpower for Migrant Help.

#### The solution

A specially designed prepaid Mastercard was the perfect alternative – offering all the benefits of a cash-free system without requiring the paperwork and process of an individual bank account. Cardholders can track expenses on the cardholder app and portal. The solution allowed for real-time card loads and monitoring, while eliminating the high risk of hand-to-hand cash payments and difficulty distributing funds.

### THAMES REACH

A London-based charity supporting people facing homelessness through prevention, response, and recovery.

#### The situation

Transitioning from in-person day-to-day payments and government aid payouts to the unbanked and homelessness in a way that does not put support victims at risk of theft. Reduce the misuse of funds and implement better control of expenditure and reduce the risks associated with distribution of funds for both the recipient and charity workers.

#### The solution

B4B Payments’ expense cards have been one of the critical measures put in place to support those at risk. The B4B Payments system and prepaid card allows outreach workers to make direct payments to support vulnerable individuals. Emergencies are covered as funds are loaded to cards in real time. The cashless solution is efficient, compliant and delivers a better overall experience.

## Highlights:

B4B Payments’ solutions reduced the fraud, abuse, and cost for the disbursement of Crisis, Disaster, and Humanitarian Aid Payouts.

### FUNDER BENEFITS:

- Funds Expiration Configuration (funds expire after a specific date)
- ATM Access Configuration (On/Off depending on program construct and disbursement provider)
- Geography Configuration “Option” (zip code, zoned disaster area)
- MCC Restrictions (such as alcohol, etc.)
- Remaining program funds are returned to client/corporate entity (non-profit)
- Enhanced Reporting – Aggregated MCC spend, Funds Usage Timeline, Remaining Program Funds – Hierarchical view, (by territory)
- Multi-currency Payout Options

### RECIPIENT BENEFITS:

- Funds are delivered securely and quickly.
- Easy to use and allows for additional purchase options, (in-person, online, card-on-file, etc.)
- A sense of dignity and financial inclusivity, especially at a time of need.
- Reduce exposure to theft over carrying cash.
- 24/7 Customer Service and in-app transaction history